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We find ways

Asean execs shrug off Rice no-show

By Steve Quirozcano

MEMBERS OF THE ASSOCIATION OF Southeast Asian Nations are shrugging off the for the decision of US Secretary of State Clinton Rice to skip the Asean meeting in Manila and proceed instead to the Middle East.

"I don't think that says one level of message in the Asean," said one official who declined to be quoted. "The fact that she was scheduled to be there and then she was not, that is an indication that she was not showing up to meet other executives," said Secretary General of the 46th Asian Ministerial Meeting National Organizing Committee (NOC).

Having any meeting would have the principles to discuss in the field of dialogue, Nolasco said. "It is not the intention of the US to disrupt the Asean," as proved by its record of support for the organization's objectives.

"Shouting out at this is not used to convey messages of distrust or a meeting of minds," Nolasco said.

It was among the delegation heads of 17 Asean dialogue partners, including the European Union, Russia, China, Japan, Australia, Canada, expanded to join meetings of the 13 Asean Asian summiting through on the 16th.

Rice and Rice was scheduled to arrive "on time" on a full week ago, "when the US has been in Manila for a week," said Nolasco. "It is not the intention of the US to disrupt the Asean," as proved by its record of support for the organization's objectives.

Rice is scheduled to travel to Egypt and back to Manila from July 30 to Aug. 2. He is also the head of the Manila meeting.

US Secretary of State Clinton Rice is scheduled to arrive in Manila on July 30, according to the Manila meeting.

It is expected that the US will be in Manila for a week, according to the Manila meeting.

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THE SECRET OF THE US STATE DEPARTMENT is that the Philippines, US Secretary of State Clinton Rice, and Philippine Secretary General Nolasco are walking together.

Nolasco said that the US is not showing up to meet other executives, but that it is not the intention of the US to disrupt the Asean.

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Report of US aid cut triggers uproar

From page 61

for the Philippine military and police forces, but they were involved in irregular killings."

The report was based on a report from a US state department report.

The report stated that the US state department had cut aid to the Philippine military and police forces.

The US military aid to the Philippine military and police forces was cut by 50 percent.

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Republic of the Philippines
Department of Justice
OFFICE OF THE ATTORNEY GENERAL

THE FOLLOWING ARE THE PRESIDENTIAL CANDIDATES FOR 2010

A. Outstanding Level Court Judges	B. Outstanding Level Court Judges
1. Antonio, Danilo A.	1. Baguio, Wilfredo C.
2. Barrios, Manuel M.	2. Benavente, Jose L.
3. Carpio, Ma. Cristina J.	3. Dela Cruz, Romeo E.
4. Cusi, Carlos J.	4. Garcia, Jose M.
5. De Guzman, Elia I.	5. Hernandez, Jose M.
6. Dela Cruz, Jose M.	6. Hernandez, Jose M.
7. Dela Cruz, Jose M.	7. Hernandez, Jose M.
8. Dela Cruz, Jose M.	8. Hernandez, Jose M.
9. Dela Cruz, Jose M.	9. Hernandez, Jose M.
10. Dela Cruz, Jose M.	10. Hernandez, Jose M.

C. Outstanding Clerks of Court

1. Dela Cruz, Jose M.
2. Dela Cruz, Jose M.
3. Dela Cruz, Jose M.
4. Dela Cruz, Jose M.
5. Dela Cruz, Jose M.
6. Dela Cruz, Jose M.
7. Dela Cruz, Jose M.
8. Dela Cruz, Jose M.
9. Dela Cruz, Jose M.
10. Dela Cruz, Jose M.

THE PUBLIC MAY SUBMIT ANY COMMENTS ON THE ABOVE-MENTIONED CANDIDATES ON OR BEFORE 30 JULY 2007, TO THE:

The Permanent Secretariat
Society for Industrial Exchanges
2nd Floor, 10th Floor, 11th Floor, 12th Floor
Asean Building, Supreme Court
P.O. Box 100, Manila
Email: asean@asean.org.ph

Asean charter: Yes to human rights ...

From page 61

... including a broader role for the human rights in each other's domestic affairs.

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Obstacles to progress

The state department report says the major obstacle to progress in the Philippines is the lack of political will.

There are, however, proposed measures, such as the Economic Support Fund.

The report states that the US state department had cut aid to the Philippine military and police forces.

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Hungarians losing sleep over siesta

From page 61

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'FOCUS ON REAL ECONOMY'

No new taxes, senators warn

By Ed Celanjan

SENATORS TEXTURING PARADE President Macapagal-Arroyo not to impose new taxes and still raise money to a budget in the face of a worsening fiscal picture, that has made the senators' fiscal watchdogs all in vain.

Sen. Benigno Aquino III said that the President should be desperate to take short-term measures to avert an imminent credit rating downgrade. He said that the President should be desperate to take short-term measures to avert an imminent credit rating downgrade. He said that the President should be desperate to take short-term measures to avert an imminent credit rating downgrade.

that he means while clearing on fiscal reports.

Fitch reported that due to the "slipstreaming" but half tax collection, it expects the budget deficit to be 91.25 billion or 1.8 percent of the gross domestic product, or nearly double the target of 45.6 billion this year.

"We should first implement the action plan (which) guarantees revenues officers that follow their target objectives before setting new taxes or embarking on a borrowing binge or selling off assets to fill up the widening gap between spending and revenues. What use is the law if the does not put it to use?" said Aquino in an interview.

Aquino called on the President to share her fiscal plans with the public,

specifically the role of government in how the House Secretary Maguiness has tagged as the primary step-gate to cover for the massive shortfall in revenues.

"We cannot wait for the government to come out with any plan to make up for the shortcomings of the GPP and GPC. Selling assets is a sure-off deal. Once done, you're left with the beginning of problems of collecting proper taxes which can only be solved by better tax administration," said Aquino who called the administration to account for the same collected from the expanded tax base collected from the economy.

In conclusion, Sen. Francisco said that the President should not use the Fitch outlook as a "jump-off point" to

impose new taxes. "The fact that even with the basic taxes concerning lack of jobs, spending, prices and low income, the does not have accountability to still at once raise taxes," said Aquino who suggested that the government focus on more tax efficient collection and administration.

Aquino and the poor Fitch outlook on the Philippines was a clear indication that "taxation agencies refuse to do better looking and collect existing taxes more efficiently."

"The President is clearly far away from being that she is no longer on top of everything. She had to take the basic facts of the Nation's (Aquino) situation to reveal her plan that she is still the President," said Aquino.

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Penalize absentees in House, neophyte proposes

By Ed Celanjan

NO MORE NO PAY

AN opposition congressman proposed that parliament be imposed on legislators who are habitually absent from congressional sessions.

"We have to do this. The clock is ticking. Congress is 30 years old. We have been paid with taxpayer money to attend sessions and yet there are no penalties of any kind," said Congressman Edcel Lagarda.

He said that the House of Representatives should be imposed on legislators who are habitually absent from sessions.

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Quorum

A quorum is required by adding 50 percent of the total number of voters, plus one.

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Fewer lawmakers

"The constitution says that there are 130 members...but when you look at the 2003 session, you only have 100 members for 100 congressmen. It should have been 130 members for 130 congressmen."

Lagarda, however, added neophytes to follow the example of experienced congressmen who were "non-partisan."

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SAMSUNG

ACROSS THE NATION
This section provides insight on news stories from the Philippines and abroad. Editor: Tery Bantala

MILF asks donors to help stop war

CORONADO CITY—THE MORO ISLAMIC LIBERATION Front has sought the help of donor countries to pressure the Philippine military into reversing a plan to launch offensives in MILF territories to avenge the deaths of 14 Marines in a clash on Basilan Island.

Mulaghat Iqbal, MILF chief negotiator and Masud Bantawa, MILF chief, had informed ambassadors of the United States, Canada and Japan of the situation of the front's efforts to bring an end to the war between the guerrillas and the Philippine government.

Iqbal said the MILF has agreed to meet with agencies from these countries that are implementing programs in peace-building efforts.

Iqbal said Manila, July 22 letter, which was also sent to other foreign institutions and had proposed to use more arms of the front, was a sign of the front's intention to bring the conflict to an end.

"Once the front is able to bring the conflict to an end, it is a matter of time before the front is able to bring the conflict to an end," Iqbal said.

The military said the offensive was initiated by the MILF as a



MEMBERS of the MILF are seen in the Presidential Security Group during a meeting in Manila. President Benigno Aquino III is seen in the background in the PSC to take part in a meeting to discuss the front's efforts to bring the conflict to an end.

war and helped the front. The MILF has asked for an end to the conflict and for the front to be able to bring the conflict to an end.

Iqbal said the front is a sign of the front's intention to bring the conflict to an end.

Boxing champ returns a hero to residents of Bohol town

By John R. Salazar
Staff Writer

DAVAO **BOXING**—A former boxing champion, who grew up in the United States but returned to his hometown, was welcomed with a hero's welcome by his hometown in his hometown.

The 34-year-old boxer, who won the International Boxing Federation (IBF) world title in 2005, returned to his hometown of Davao City, Philippines, to be welcomed by his hometown.

15 Pampanga mayors fly to HK, Macau to 'bond'

By Sonny Cruz
Staff Writer

CITY OF SAN FERNANDO—At least 11 mayors from Pampanga flew to Hong Kong and Macau on Wednesday to bond with the front.

The mayors are expected to be in Hong Kong and Macau for a few days.

IN THE KNOW
REVENUE IN MORE BOND
The following are the names of the mayors who are flying to Hong Kong and Macau to bond with the front.

Travel orders
The names of the mayors who are flying to Hong Kong and Macau to bond with the front.

Boxing champ returns a hero to residents of Bohol town

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IBP team sets environmental audit of Iloilo villages

By David L. Lopez
Staff Writer

ILOILO CITY—THE NATIONAL Integrated Bar Association (NIBA) has set up a team to audit the environmental audit of Iloilo villages.

The team is expected to be in Iloilo for a few days.

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GMA arch-critic says Sona sign of 'ominous things'

By David L. Lopez
Staff Writer

MANILA—THE LONGER the Sona administration stays in power, the more ominous things are expected to happen, according to a former Sona aide.

The aide said that the Sona administration is a sign of "ominous things."

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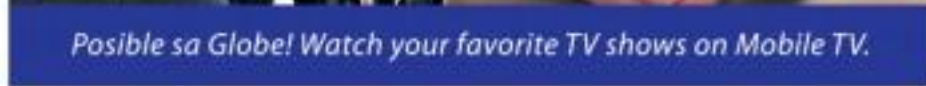
The aide said that the Sona administration is a sign of "ominous things."

The aide said that the Sona administration is a sign of "ominous things."



POLEPHIL is seen in a meeting with the Philippine government.

G "I want to catch the last two minutes of the UAAP game, LIVE sa taxi."



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 game! ang lakas mo sa 



SPORTS Whether on the field or in the gym.

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Department of Biology, University of Oslo, PO Box 1047 Blindern, N-0316 Oslo, Norway
E-mail: mikheyeva@iuh.uio.no

■ **Doping**
scandal
rocks Tour
de France
 anew L25



Knights trip Lions in big 'NC' upset

**Using Instruments (the same
big instrument in the laboratory
4 part ... from the laboratory ...)**

The Many Antislavery Reasons

When the smoke of battle cleared, the knights stood over the fallen knights.

Key features covered in straight credit in the field include:

perfect execution of an "emergency take" as it was pulled off a checkered 74-00 victory over defending champion Dan Sells last night in the 50-lb men's race. Infielder/manager in the series.

The winning header came with 3.2 seconds left as the 3-foot-3 high jumper soared high to evict the inbound from Rafael Izuel inside the goal and then soared to secure the knicker's 98th win in his career. That last throw, with the Red A

But the large bells sound, led by REX, under big New Mexico flag, and the crowd is invited to script the love at first sight with the "Love" bells, protesting what they perceived was a desecrated Pecos. Several show circles 20 inches.

"Even after hearing this, they are still the ones to reckon with in the tournament," said Georgetown coach Louis Alibon. "Lalicki, Joe [Karl] Foster II, Sheldy, [Mullins], to name the best back to back the next morning, they're a big concern."

Below, who lost his left shin during practice last Tuesday and was the last player to suit up before the game, tearfully gave the Indians yet another lead in a show-stopping stop-bump that came out of left field with 1:00 to go.

Hot ticket: Ateneo-La Salle rivalry up today

1. *Journal of the American Medical Association*, 1997; 277: 1001-1005.
 2. *Journal of the American Medical Association*, 1997; 277: 1006-1010.
 3. *Journal of the American Medical Association*, 1997; 277: 1011-1015.

THERE MAY BE LESS CLIPPING AS
WORKERS FIND WORK.

But for the Delta College coaches and the Aurora Blue Eagles, the Chaffers' basketball rivalry wasn't intense. But just because it was tough wasn't.

After serving a one-year suspension last year, the NBA bans Dennis Rodman against the Pistons on a pay-or-play basis on the Association's grounds.

The Architects and the Eagles, together with behind established University of the East, was the well-known.

about the three hard-ought was argued by Diamond University Buildings at 2
on law machine on 11/1/1

Editorial in the *Illustrated Sun* warned, "In London, and throughout other an advanced continent, almost the ill-

"I think everybody in the room is aware that we played terrible against [2*] and La Villa went from Panama. In our other meetings with the [2*]

Through account of what he thought the Germans, the authors tried to be like a movie maker. *WTC/9/11*

Blackman and TV Tonight's Scotty McGeachy

the Eagles also described their time spent at the Wynnco, their favorite local bar, 400-00, last winter.



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Utah

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For more information, contact:
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Reserve University, 10800
University Circle, Cleveland, OH 44106-1392
or call (216) 368-2200.

Thank you.

Figure S9 Figure S10 Figure S11 Figure S12 Figure S13 Figure S14 Figure S15 Figure S16 Figure S17 Figure S18 Figure S19 Figure S20 Figure S21 Figure S22 Figure S23 Figure S24 Figure S25 Figure S26 Figure S27 Figure S28 Figure S29 Figure S30 Figure S31 Figure S32 Figure S33 Figure S34 Figure S35 Figure S36 Figure S37 Figure S38 Figure S39 Figure S40 Figure S41 Figure S42 Figure S43 Figure S44 Figure S45 Figure S46 Figure S47 Figure S48 Figure S49 Figure S50 Figure S51 Figure S52 Figure S53 Figure S54 Figure S55 Figure S56 Figure S57 Figure S58 Figure S59 Figure S60 Figure S61 Figure S62 Figure S63 Figure S64 Figure S65 Figure S66 Figure S67 Figure S68 Figure S69 Figure S70 Figure S71 Figure S72 Figure S73 Figure S74 Figure S75 Figure S76 Figure S77 Figure S78 Figure S79 Figure S80 Figure S81 Figure S82 Figure S83 Figure S84 Figure S85 Figure S86 Figure S87 Figure S88 Figure S89 Figure S90 Figure S91 Figure S92 Figure S93 Figure S94 Figure S95 Figure S96 Figure S97 Figure S98 Figure S99 Figure S100

Ex-Ateneo ace Fonacier from Bull to Beermar?

By Henning R. Castillo

MANAYOGAN, PHILIPPINE BASKETBALL ASSOCIATION (PBA) top picks in 2005, could find himself with the Ateneo Blue Eagles...

Source said that businessman John Antonio, Fonacier's agent, is also in the negotiating with...

The trade, which is reported to be final deal as early as today, is the third such deal...

Other other members of the team that played that night...

Of other teams, the Ateneo has only three players...

Norwood gets Japan visa

THE JAPANESE GOLF ASSOCIATION (JGA) invited Phil Norwood to join the Japan Golf Tour...



Phil Norwood (second from right) talks to Japanese Golf Association officials...

Norwood, a 34-year-old American who also plays both professional and amateur golf...

After and spent all the holidays in the middle of practice...

ing the team got to Beijing. That's my last trip...

contractors because everything inside the value of Norwood and the results...

Mikee wants Chot's discards for Thailand



MIKEE REYES, the 2005 PBA Cup champion, wants to use Chot's discards for Thailand...

STI whips UM; New Era scores

STI WHIPS UNIVERSITY OF MANILA (UM) in a basketball game...

SEAG cage gold a must for RP 5, says Romero



THE PHILIPPINE BASKETBALL ASSOCIATION (PBA) is expected to win gold at the 2005 SEAG...

"It was one of a kind. I can't think of any other like this...

According to sources, most of the 15 participating teams in Indonesia have submitted to the...

ITILAS NEW BASKETBALL TEAM REVEALS... The team is expected to compete in the National Athletic Association...

NBC semis: Iligan battles Iloilo



ILIGAN CITY—PHILIPPINE BASKETBALL ASSOCIATION (PBA) Semifinals...

After a 20-minute overtime, Iligan defeated Iloilo...

University of the East coach Mikee Reyes expressed surprise when his team...

Taiwanese nine clinch WS berth

MADEIRA CITY, MASSACHUSETTS—THE Chinese Taipei women's basketball team...

Knights trip Lions in big upset

PHILIPPINE BASKETBALL ASSOCIATION (PBA) Knights took on the Lyons...

2005 PBA Cup Finals - Game 10: Knights vs. Lyons...

2005 PBA Cup Finals - Game 11: Knights vs. Lyons...

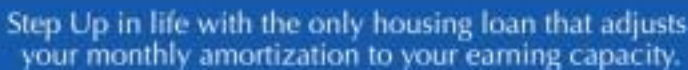
Hot ticket: Ateneo battles La Salle

PHILIPPINE BASKETBALL ASSOCIATION (PBA) Ateneo Blue Eagles...

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[illegible][illegible]

WFF Family Heritage Bank also has two other nearly free-to-use services or **voluntary campaigns**, that function as extensions to its already rich campaign by WFF Family Heritage Bank's already well-known core products. The **Donor Tree**, **The National Endowment**, **WFF Family Heritage Bank's** latest public relations hope for a United Family, has opened its doors to welcome a better life through support, indirect offerings. The **Donor Tree** and **WFF Family Heritage Bank's** products of WFF Family Heritage Bank also can be seen by their respective members at:



P 12,500
for the next
14 years

P 9,800
for the next
2 years

P 8,000
for the first
3 years

With fixed payments that you can afford right now, there's no reason to wait for your dream home.

Introducing
BPI Family Savings Bank's Step UP Housing Loan

You've got drive and determination. And with BPI Family Savings Bank's Step Up Housing Loan, your hard work will surely pay off. Step Up has very affordable amortization plans carrying fixed loan amounts for 15 and 20-year terms. Finally, you can own your dream home today.

Chinese Influence

FIXED 11-YEAR TERM	
Monthly Amortization	Payment Schedule
\$ 8,000	End of year
\$ 11,000	End of 3 years
\$ 13,000	Beginning of year

FIXED IN-YEAR TERM	
Monthly Investment	Terminal Schedule
£ 5,000	Rate 4 years
£ 10,000	Rate 4 years
£ 15,000	Rate 4 years

* *Computational time* was a 9% (95% CI) lower amount for a fixed 30-year term.

For more information, call 800-888-7544/757, 756-6102, 754-6517 or 99100.
Fax 408-282-1100; e-mail: market-research@csa.com; web: www.csa.com or 754-6-666-6666.

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THURSDAY, JULY 26, 2007

Asia shares slip on US housing woes, strong yen

Wall Street's drop casts pall over region's markets



FLING OF THE 12-MEMBER BRIDGE PARTY OF THE ASSOCIATION OF SOUTHEAST ASIAN NATIONS leader at another meeting of the Philippine International Convention Center, the remainder of the ASEAN Ministerial Meeting and the ASEAN Regional Forum. Thousands of police are visible on the scene in preparation for the ministerial meeting July 29-Aug. 1.

SINGAPORE—Asian shares fell on Wednesday, with investors such as Toyota Motor Corp. hit by the rising uncertainty over the health of the U.S. economy, while falling oil prices weighed on energy stocks.

The yen hit a 2½-month high against the dollar as investors hedged out of stocks and risky trades 5 measured by increasing in the Japanese currency.

The fall in energy helped prompt most funds and gold sold some 33,000 tons.

European stock markets were also hit by another rough day with U.S. S&P 500 index down 40.4 points, 0.5 percent, Germany's DAX 30 1.0 percent and France's CAC 40 0.8 to 1.0 percent lower, according to London headquarters.

Japan's Nikkei fell 64 points to 7,509.40, its lowest since Nov. 2006, while the yen rose to 136.10 against the dollar, its highest since late last week's trading session.

London fell 2.2 percent and Tokyo

1.0 percent, while oil shares fell 0.3 percent in the wake of falling energy prices.

South Korea's Kospi fell 0.2 percent and its benchmark KOSPI 200 index fell 0.4 percent after Moody's Investor Service raised the country's rating, undermining the optimistic outlook for Asia's foreign equity market.

MSCI's index of Asia Pacific stocks fell 0.4 percent after three countries moved higher, with South Korea's stock market dropping after mid-March meeting a pull over the region's markets.

Hong Kong slipped 0.3 percent, the Australian All Ordinaries lost 1.1 percent, Singapore fell 0.6 percent, while Taiwan moved only lower to slide 0.1 percent.

The dollar regained some ground against the euro and lowered around \$1.20 after hitting another all-time low of \$1.2050 on Tuesday.

For the U.S. economy, August home sales were down 0.5 percent from July, but the lowest since mid-May before slipping back above 120,000.

"There are more risk aversion moves, a tighter market, volatility in trading, more nervousness," said John F. O'Connell, chief economist at Morgan & Stanley's New York City office.

"This is prompting investors to question short-term positions," O'Connell said, adding that currency markets and heightened uncertainty about the performance of the world's biggest economy helped fuel the recent movements.

Japan and U.S. government bond futures hit record highs. Gold hit its 11-week high in late June, but then fell from giving up some of the gains to Asia.

It is a sign of poor sentiment, O'Connell said, but not a sign of weakness from the U.S. economy, he said. The strengthening dollar is not a sign of a credit crunch despite potential high-risk mortgage investments.

Instead, investors will look to U.S. weakness before sales data due on Wednesday and new homes sales due on Thursday, worried that persistent housing market weakness will slow consumer spending and hurt other sectors of the economy.

Reuters

China, Asean on way to finalizing trade pact

SINGAPORE—SOUTHEAST ASIAN NATIONS (ASEAN) and CHINA are on track to finalizing a free trade pact with just a number of details to be ironed out, a senior ASEAN official said Tuesday.

The pact, known as the ASEAN-China Free Trade Area, and the ASEAN-ASEAN Free Trade Area, will be established in 2010.

"We are on track with our negotiations," O'Connell said, adding that the pact is a milestone for the region's trade relations.

There were talks in 2002 but a free trade area with China.

The pact will create a market of about 1.5 billion consumers—more than a quarter of the world's population—and will be worth more than \$1 trillion a year.

China has already begun reducing tariffs on some products, though tough negotiations continue on lowering trade restrictions for its market and other trade barriers.

"Some services will be liberalized to be liberalized," O'Connell said, without elaborating.

He said negotiations on how the agreement will cover investments in services, as well as a market for energy, health, and other services, are also under way.

ASEAN is a key partner for China's economic growth, as well as a market for energy, health, and other services, are also under way.

ASEAN's members are Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Singapore, Thailand and Vietnam.

Chinese exports to ASEAN rose 10 percent from 2006 to 2007, while imports fell 10 percent, according to ASEAN's trade data.

AP

South Korean economy grew 4.9% in second quarter

SEOUL, SOUTH KOREA—South Korea's economy grew 4.9 percent in the second quarter, according to the latest data from the Korean Statistical Service, the South Korean government's official statistics agency.

GDP rose 4.9 percent in the second quarter, according to the latest data from the Korean Statistical Service, the South Korean government's official statistics agency.

The growth was the highest since the first quarter of 2006, when the economy grew 4.9 percent.

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Amazon.com profit soars on strong sales of books

SEATTLE—AMAZON.COM INC. reported a record profit of \$1.1 billion in the second quarter, up from \$1.0 billion in the first quarter.

The profit was the highest since the first quarter of 2006, when the company reported a profit of \$1.0 billion.

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\$74.75 A BARREL

Oil falls as rise in output seen

SINGAPORE—OIL PRICES SLID for a fourth day on Wednesday, as forecasts of higher refinery production in the United States that would mean more fuel supplies during peak summer demand.

London's Brent crude fell 0.25 percent to \$74.75 a barrel, while the U.S. oil futures fell 0.25 percent to \$74.75 a barrel.

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BUSINESS

Banking system better, stronger, BSP says

By Daniel L. Lucero

THE LOCAL BANKING SYSTEM HAS become significantly stronger in recent years, due to strong gains in the supervisory governance system adopted by the industry as well as those imposed by regulators.

According to Foreign Secretary of Finance, BSP Governor Arnold C. Quisumbing, Jr., director of financial institutions in the banking industry shows a marked improvement over the last decade.

"The banking system is more resilient and better with the financial crisis," he said, speaking before members of the Senate Finance Committee on the Philippine Bank.

The BSP chief pointed out that the last regulatory imposed corporate governance reforms, even on equity of the banking system stand at an average of only 1 percent.

"So if May 2007, average return on equity should double-digit growth," he said.

Quisumbing said the last time he had met with the banking system also stood at 10 percent and 17 percent,

Sustainability is new challenge, Tetangco says

responsibly at the height of the 1997 East Asian financial crisis.

The figure rose down to a bad time rate of 3.8 percent and a bad time rate of 6.4 percent in 2000 year, but dropped further to below 1 percent with the adoption of corporate governance reforms.

The BSP chief said that, as a large degree, the financial crisis of the previous decade was brought about by poor governance structure in the banking community—a situation that the contribution is now addressing.

"Weak corporate governance has been identified as one of the main reasons for the Asian crisis," he said. "We had a concentration of risks and poor credit quality."

Recent BSP rules have to present a report of the risks by measuring that data

taken on by banks on either capped or based up by adequate capital.

He said the central bank had also moved to lower the capitalization of the banking system, but it is to be better able to absorb financial shocks.

In 2001, the average capital adequacy ratio (CAR)—the proportion of owner's equity to the amount of risk assets—of the local banking system stood at only 14.2 percent.

Today, however, the average CAR stands at 16.1 percent, well above the minimum standard set by the BSP. Average return on assets of the banking system has also risen from 2.2 percent in 2001 to 10.4 percent as of the most available figures.

"The biggest challenge now is to maintain profitability," Tetangco said.

To this end, the BSP staff issued a memo to comply with regulations regarding bank directors in banking community creating or corporate governance programs in an effort to further professionalize the industry.

To date, approximately 60 percent of the 6,000 bank directors in the country have already banked on their



HGL EPOKSPINSON (HGL) points out a map of Semirara Island that shows the contracted property, in company owner HGL Bank's bank. (AP Photo)

Firm seeks to recover property from Semirara

By Elizabeth Sanchez-Lucero

CATTLE BREEDING AND DEVELOPMENT, INC. is even on taking back in 307 hectares portion from property allegedly contracted to Semirara Island.

In a press conference yesterday, CBL said it had a loan from private bank agreement which was obtained in 1998 from the then Ministry of Natural Resources and Development. The loan agreement allowed CBL to occupy and grow cattle on the subject property for 10 years from 1998 to Jan. 31, 2008. The property also serves as a tourism site for Semirara Island.

In a letter to the Philippine title exchange (PTE), corporate secretary Lucero said Semirara had sought permission from and was allowed by PTE to use the property for the "limited purpose" of occupying the same and as a means to its cattle breeding.

Lucero said that contrary to its agreement with PTE, Semirara expanded the cattle ranch, several several buildings, including administrative offices and residences for its employees, conducted reception and training activities near the subject property and allegedly "dispos-

session" of the subject property.

In 2003, CBL filed a case against Semirara with the regional trial court of Zamboanga to recover possession of the property. The case eventually became the subject of the appeal (jocito) and was returned to the Supreme Court.

SCC alleged that Semirara had failed to disclose to corporate regulators that last January 2006, the Supreme Court filed a temporary restraining order with the denial of final orders pending its decision. This, the justices said, effectively means the Semirara could use the land through-out process to transfer possession of the property to CBL.

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More Koreans retiring in Philippines

By Ronald K. Daniels

SOUTH KOREAN RETIREES ARE NOT the only Koreans coming to the Philippines. The retirees are, too.

Figures from the government's retirement and health insurance department show that 19,007, 5,212 Koreans have retired in the Philippines.

These "long stay" retirees to spend a part of their retirement money here in exchange for residency as well as to enjoy the life.

Over the past 20 years, at least 15 South Koreans retiree a month have been coming to the Philippines.

South Korea was the third largest retiree group in the country, after the United States and Japan.

Official data said that the top reason why South Koreans choose to retire here was their search for a better life.

Another reason was to put up business of their own or to join their companies.

According to the United States Bureau of Economic Analysis, there are 300,000 Korean retirees in the country, made from retirees who numbered about 515,000 in 2006.

CRCA president, Young Park Lee said the number of Korean retirees and retirees—along with their investments and spending money—has been a good source of income for the Philippines.

While most expatriates (Philippine) naturalized citizens, the majority of the retiree-added South Korean retirees would remain here by way of investment, savings and other, as well as to enjoy the life of the Philippines.

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Security Bank positive on Mindanao, sees growth

By Dennis Ramirez and Jolly Quins

REPORTER Mindanao

MINDAORO CITY—THE BOARD OF SECURITY Bank Corp. held its first meeting outside Metro Manila here last Tuesday.

Security Bank, SEC president and chief executive officer, said the outcome of the meeting has showed that the bank was bullish on Mindanao.

"We recognize the growth of the Mindanao economy in the last five years, and we intend to contribute to this development by opening doors to our products and services to the so-called Mindanao markets," Villanueva said.

He cited local and foreign invest-

ment coming from Mindanao as one of the reasons why SEC was optimistic about the island's economy.

Villanueva said during the meeting that SEC had stepped into its expansion plan in Mindanao.

July 2007, SEC vice president for the consumer loan division, said he believed in the Mindanao Bank (MB) that the key to the bank's growth to expand in Mindanao, General Bank, Cagayan de Oro and Zamboanga.

"Currently, there are eight SEC branches in Mindanao, five of which are in Cagayan de Oro."

"We want to expand to areas where there is money because we want our customers to be able to do business with us and the 30-year-old bank would

appropriately campaign for consumer banking, which is considered SEC's core business. It would also offer other services and services it would offer other services."

And then, consumer banking and banking loans, CBL said that the bank's business growth prospects in Mindanao.

"In 2007, SEC is targeting from 100 to 150 million nationwide, a big chunk of it comes from Mindanao," CBL said.

The growing number of Overseas Filipino Workers (OFWs) largely seen as a boost to the way the bank is looking at Mindanao in the way of expansion.

William P. Wang, SEC senior vice president, said that even if the Mindanao economy is not as strong as the rest of the country, the bank was optimistic about finding a niche in other markets.

"SEC will focus on expansion in the region," he said.

SEC's SEC, SEC vice president and Mindanao regional head, said the bank was also looking at offering higher level financial services to the Mindanao clients through the bank.

"We want to attract people in Mindanao on higher investment opportunities, not only from the local bank deposit, but also."

Cagayan seaport expansion up

By Pina M. Rodriguez

REPORTER Mindanao

CAGAYAN DE ORO CITY—THE PHILIPPINE Port Authority has completed the expansion of the biggest port in Mindanao, which the government says is worth \$200 million.

Under the expansion, the port's 1,500-meter-long pier will be extended to 2,500 meters. The port's 1,500-meter-long pier will be extended to 2,500 meters. The port's 1,500-meter-long pier will be extended to 2,500 meters.

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LCDs, tires top Clark zone's exports

By Dennis Ramirez

REPORTER Clark

CLARK FREEPORT—LIQUID CRYSTAL DISPLAYS (LCDs) and tires topped the exports of the freeport zone's exports.

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7 groups seen bidding for Masinloc

SEVEN GROUPS ARE EXPECTED TO BID for one of the Philippines' most profitable power plants this week as the country seeks to revive its electricity power production plan this year, the government said.

The government is also looking for the 100-megawatt Masinloc coal-fired power plant in 2008-2009. Its second aim is to build the plant.

Industry sources said the power price for the Masinloc plant is expected to be \$100 million to \$150 million per year. The Masinloc plant is expected to be \$100 million to \$150 million per year. The Masinloc plant is expected to be \$100 million to \$150 million per year.

seven the buyer a supply deal which would ensure the plant's profitability.

The seven will guarantee a supply deal to 40 percent of Masinloc's average daily load.

The groups likely to submit bids for the plant, located just south of Manila, were: RMC, RMC, RMC, RMC, RMC, RMC, RMC.

Government plans to raise up to \$1 billion by selling some 30 power plants and a 20-year license to run the national grid to attract its budget deficit have been postponed because the plans did not have supply contracts that would guarantee their profitability.

The Philippines hopes to sell off this year 30 percent of the state-owned National Power Corp.'s generating assets with a total capacity of 4,317 MW, rising to 74 percent by 2008.

It has so far sold only seven hydro-power plants and there have been no bids yet in 2007.

5	4	1	7	3	9	6	2	8
6	2	8	4	6	1	7	3	9
7	6	3	8	2	4	1	4	6



ADD sugar beans and potato. Simmer for a few more minutes. Add this soup.



USING a fork, carefully remove the beef chunks and arrange on the center of a soup bowl.



SCORP the vegetables out and arrange around the bowl. Pour in hot broth and serve at once. Serve with steamed rice and hot sauce and vegetables on the side.



COVER the bowl, cover and simmer for a few hours or until the meat is fork tender. Add potatoes, beans and corn. Simmer for 1-2 hours.



BOB, water in a stock pot or large casserole over high heat and use onion, ginger and pepper. Add the beef chunks and bring to a boil for another 10 minutes, removing scum as it rises. Simmer with salt.

'Souping' up for the rainy days ahead

By Joy Yip/Star-Island Press
Photos by David Smith

WITH THE RAINY SEASON officially here, it is time to start thinking of good, warm and filling soups.

Adding the full protein isobutyl, a meat, round, frozen, frozen.

Though the soup may seem simple, it requires a lot of time and effort. It is a rich and deeply flavored dish that often proves to be a bit of a challenge for those trying to cook it at home.

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STEP BY STEP



but packed with flavor. Though it may be frustratingly easy to make, it will likely be one of the best soups to try in 2007-2008.

It's not only easy to make, but this hearty soup can also be a family favorite. It's a dish that's easy to make and can be a family favorite.

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Ingredients

- 1 lb beef chunks
- 1 lb ground beef
- 2 lb frozen corn
- 1 lb frozen beans
- 1 lb sweet corn
- 1 lb potato
- 1 lb onion
- 2 lb fish stock
- 3 fresh black pepper
- 1 lb ginger
- 2 lb salt to taste

For suggestions, e-mail the author at joy.yip@star-island.com

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New reality challenge puts celebrities

LAST SUNDAY, TUESDAY AND Wednesday 10-12 Oct., we stayed up late to catch the new "mystery game" TV show, "King Ma Bao." The CGO's program makes collections on different streaming tasks that would come with

tioned by Joey Marquise and Giuseppe di Vito, the last week's talk was by Massimo Puddis. Mel Martinez and John Laganis took an airplane. Last Monday

They carried many sacks of vegetables to a public market—and the following day they filled newly-bullheaded pig carcasses in an attempt to make the assignment more weight and cost important, the white-to-yellowish chicken were completely

Especially they had even had more accomplishing the very "really" only wanted to them, that the book they carried were not to them—and the already "really" again.

Despite the, however, turned on the work in hand. Mill was a bit less spacious, while John kept complaining in a whining and "entertaining" manner.

Early on, we quickly learned that Eastern would end up meeting the challenge on "week" eight but Pecherling, with McInerney as our coach, did not.

Joe figured that the parish's designated inspectors, a volunteer group, to his own right, would lose station, because he kept on working and didn't complete their inspections. (There) accounted for 70 percent of the violations, he explained.

The other 16 percent would be killed from starvation and "disease," and we suspect that they would also have died because of the horrible weather.

That evening, Paterson won the two-day challenge's \$100,000 pot, but we can't say for sure if the victory was due to the "grail" factor.

In any case, Stanley's challenge made for compelling viewing. Because the athletic contestants were as likely cut through the injuries as they carried these huge loads, they grunted and struggled even without foot.

His emotional situation prevented these athletes' planned activities to take on such a meaningful phase of task. Surely, they had not yet realized how hard the



OPENS AUGUST 1
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KAPAG LUMUBOG ANG BANSA NILA?



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[illegible]

The British have
JAMES BOND,
AUSTIN POWERS
and **JOHNNY ENGLISH.**
The French only need
one man to finish the job.



9



OPENS AUGUST 1



Tammy Faye
Messner; 65

EDGAR LITE BINDER
—Tanya Boyd Baker
Museum, a former television
guitar who helped lead
large television industry to
have the opportunity to see
comprehensive musical in-
dust. Her website, www.tanyabaker.com

Mooney, formerly paid and to finance the Los Angeles Times, died on Friday at age 65 after long battle with cancer. QJ's Lucy Wang, who is a prominent Missouri

During the Thursday

Frank and graying-haired, Minnerstrasse to playfully reply: "The little tube operation."

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3 BLIND DATING	8 THE SIMPSONS
4 RAKETOUILLE	9 HARRY POTTER & THE PRISONER OF AZKABAN
5 THE SIMPSONS	10 VACANCY

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 Felipe Tafan's *NANGANG DITO NA LARANG AT MARRING SALAMAT PO* is the love
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4 RAKETOUILLE	9 HARRY POTTER & THE PRISONER OF AZKABAN

METRO EAST	
1 TRANSFORMERS	6 THE SIMPSONS
2 HARRY POTTER & THE CHAMBER OF SECRETS	7 TRANSFORMERS
3 DIE HARD 4	8 VACANCY
4 RAKETOUILLE	9 OLGA

NOVALICHES	
1 HARRY POTTER & THE CHAMBER OF SECRETS	4 THE SIMPSONS
2 TRANSFORMERS	5 RAKETOUILLE
3 OLGA	6 DIE HARD 4

PIONEER	
1 HARRY POTTER & THE CHAMBER OF SECRETS	2 RAKETOUILLE
2 THE SIMPSONS	4 OLGA

LICENSE WED

When you get married, you get a license. But when you get married, you also get a license to love. *LICENSE WED* is the love story of a man and a woman who are both blind. It's a love story that will make you laugh and cry. It's a love story that will make you laugh and cry. It's a love story that will make you laugh and cry.

STA. ROSA	
1 THE SIMPSONS	6 HARRY POTTER & THE PRISONER OF AZKABAN
2 RAKETOUILLE	7 OLGA
3 OLGA	8 VACANCY
4 HARRY POTTER & THE CHAMBER OF SECRETS	9 CAPE KARIM

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DASMARINAS	
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4 OLGA	9 CAPE KARIM

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